(Official Form 1)(12/03)

	COURT	Voluntary Petition						
Name of Debtor (if individual, enter Last, First NELSON, KENNETH RAY	Middle):		Name of Joint Debtor (Spouse) (if individual BUTLER-NELSON, SHIRLEY					
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 6 years		All Other Names used by the Joint Debtor in (include married, maiden, and trade names):					
Last four digits of Soc. Sec. No. / Complete E one, state all): xxx-xx-9075	IN or other Tax I.D. No (if m	ore than	Last four digits of Soc. Sec. No. / Complete one, state all): xxx-xx-6648	EIN or other Tax I.D. No (if more than				
Street Address of Debtor (No. and Street, City 5021 PAULA STREET HOUSTON, TX 77033	r, State and Zip Code):		Street Address of Joint Debtor (No. and Street 5021 PAULA STREET HOUSTON, TX 77033					
County of Residence or of the Principal Place HARRIS	of Business:		County of Residence or of the Principal Plac HARRIS	e of Business:				
Mailing Address of Debtor (if different from str	·	Mailing Address of Joint Debtor (if different fr	om street address):					
Inf	ormation Regardi	ng the Debto	or (Check the Applicable Boxe	s)				
preceding the date of this petition	or for a longer part of s	uch 180 days th	siness, or principal assets in this Distric nan in any other District. or partnership pending in this District.	t for 180 days immediately				
Type of Debtor (Checo	ck all boxes that apply) Railroad Stockbroker Commodity B Clearing Banl		Chapter or Section of Bankrup the Petition is Filed Chapter 7	(Check one box) er 11				
Nature of Debts (0 ✓ Consumer/Non-Business	Check one box)		Filing Fee (Check one box) ✓ Full Filing Fee attached					
Chapter 11 Small Business Debtor is a small business as defi Debtor is & elects to be considered 11 U.S.C. § 1121(e) (Optional)	(Check all boxes that a ned by 11 U.S.C. Sec.	101.	Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.					
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors	1-15 16-49 🔽		-199 200-999 1000-Over					
Estimated Assets	\$500,001 to 1,000,0 \$1 million \$10 mi		01 to \$50,000,001 to More than on \$100 million					
Estimated Debts \$0 to \$50,001 to \$50,000 \$500,000	\$500,001 to 1,000,0 \$1 million \$10 mi		01 to \$50,000,001 to More than on \$100 million					

(Official Form 1)(12/03)		FORM B1, Page
Voluntary Petition (page 2)	` '	I RAY NELSON
(This page must be completed and filed in every case)	SHIRLEY	N. BUTLER-NELSON
Prior Bankruptcy Case(s) Filed Within La	st 6 Years (If more than two, attac	ch additional sheet)
Location Where Filed:	Case Number:	Date Filed:
None		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partn	1	-
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
	· ·	
Sic	natures	
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A
I declare under penalty of perjury that the information provided in this petition is		ed to file periodic reports (e.g., forms 10K and
true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	· · · · · · · · · · · · · · · · · · ·	nge Commission pursuant to Section 13 or 15(d) 934 and is requesting relief under chapter 11)
chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	Ĭ	,
11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	Exhibit A is attached an	nd made a part of this petition.
I request relief in accordance with the chapter of title 11, United States Code,		Exhibit B
specified in this petition.		ividual whose debts are primarily consumer ner named in the foregoing petition, declare
		named in the foregoing petition that [he or she]
X /s/ KENNETH RAY NELSON	may proceed under chapter 7, 11, 1 have explained the relief available u	12, or 13 of title 11, United States Code, and
KENNETH RAY NELSON	nave explained the relief available of	inder each such chapter.
X /s/ SHIRLEY N. BUTLER-NELSON SHIRLEY N. BUTLER-NELSON	X /s/ MICHAEL A. GAITZ	10/14/2005
SHIRLEY N. BUTLER-NELSON	MICHAEL A. GAITZ	
T. I. I. I. III.	IIIIOTIALE AL GALLE	Exhibit C
Telephone Number (If not represented by an attorney)	· ·	ession of any property that poses or is alleged to
10/14/2005	pose a threat of imminent and ident	ifiable harm to public health or safety?
Date	Yes, and Exhibit C is at	tached and made a part of this petition.
Signature of Attorney	☑ No	
X /s/ MICHAEL A. GAITZ		-Attorney Petition Preparer
MICHAEL A. GAITZ Bar No. 07572450	I certify that I am a bankruptcy peti	tion preparer as defined in 11 U.S.C. § 110,
	that I prepared this document for condensation with a copy of this document	ompensation, and that I have provided the
Gaitz & Associates, P.C. 9000 W. Bellfort, Suite 490	accide man a copy of and accumen	
Houston, Texas 77031-2412`		
,	Printed Name of Bankrupto	cv Petition Preparer
		, , , , , , , , , , , , , , , , , , ,
Phone No.(713) 779-2900 Fax No.(713) 779-9775	Social Security Number	
10/14/2005	Coolar Cocarity (Variable)	
Date		
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of		
the debtor.	Address	an af all address in dividual to the consequent
	assisted in preparing this documen	rs of all other individuals who prepared or nt:
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
	If more than one person prepared to conforming to the appropriate office	this document, attach additional sheets
V	comorning to the appropriate offic	iai ioiii ioi eadii peistii.
X	X	
	Signature of Bankruptcy P	etition Preparer
Printed Name of Authorized Individual	2 3 2.2.2 2. 2.3	-1
	Date	
Title of Authorized Individual	A bankruptcy petition preparer's fai	ilure to comply with the provisions of title 11
10/14/2005	and the Federal Rules of Bankrupt	•
Date	imprisonment or both (11 U.S.C. §	110, 10 0.3.0. 9 136).

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$109,000.00		
B - Personal Property	Yes	4	\$2,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$108,538.88	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$11,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$31,773.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,422.85
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,931.50
Total Number of ALL S	of Sheets Schedules >	15			
	Total	Assets >	\$111,200.00		
			Total Liabilities >	\$151,311.88	

Case 05-90716 Document 1 Filed in TXSB on 10/14/05 Page 4 of 26

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: KENNETH RAY NELSON CASE NO SHIRLEY N. BUTLER-NELSON

CHAPTER 7

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
5021 PAULA STREET, HOUSTON, TX 77033 LOT FORTY (40) IN BLOCK H OF SUNNYSIDE GARDENS REPLAT SUBDIVISION IN HARRIS COUNTY, TEXAS	HOMESTEAD	J	\$109,000.00	\$108,538.88

Total: \$109,000.00

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		SMART FINANCIAL CREDIT UNION CHECKING #*****1100	J	\$0.00
3. Security deposits with public utilities, telephone companies, land-lords, and others.	x			
Household goods and furnishings including audio, video and computer equipment.		SOFA, LOVE SEAT, 2 -TV, DVD, DINETTE TABLE, 3 -BEDS, 3- DRESSERS	J	\$1,500.00
счиртоп.		MEN'S APPAREL	J	\$100.00
		WOMEN'S APPAREL	J	\$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.	x			
7. Furs and jewelry.		WEDDING SET, WEDDING BAND	J	\$300.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
		Tot	al >	\$2,000.00

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

Total >

\$2,000.00

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.		COMPUTER	J	\$200.00
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
	Ш	Tota	 >	\$2,200.00

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

Total >

\$2,200.00

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	х			
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	X			

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UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemp	ptions to which debtor is	entitled under:	(Check one box)
-------------------------	---------------------------	-----------------	-----------------

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
5021 PAULA STREET, HOUSTON, TX 77033 LOT FORTY (40) IN BLOCK H OF SUNNYSIDE GARDENS REPLAT SUBDIVISION IN HARRIS COUNTY, TEXAS	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$461.12	\$109,000.00
SOFA, LOVE SEAT, 2 -TV, DVD, DINETTE TABLE, 3 -BEDS, 3- DRESSERS	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,500.00	\$1,500.00
MEN'S APPAREL	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
WOMEN'S APPAREL	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
WEDDING SET, WEDDING BAND	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$300.00	\$300.00
COMPUTER	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
		\$2,661.12	\$111,200.00

Case 05-90716 Document 1 Filed in TXSB on 10/14/05 Page 10 of 26

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO				
		(If Known)		
CHAPTER	7			

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

	`	4000	of that the creations from the secured challing		9		on concado B.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 0010005262			DATE INCURRED: NATURE OF LIEN:					
EMC MORTGAGAE CORP P.O. BOX 141358 IRVING, TX 75014	_	J	Purchase Money COLLATERAL: 5021 PAULA STREET, HOUSTON, TX 7703: REMARKS:	:			\$97,938.38	}
			COLLATERAL VALUE: \$109,000.00	1				
ACCT #: 00100009124 EMC MORTGAGAE CORP P.O. BOX 141358		J	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 5021 PAULA STREET, HOUSTON, TX 7703: REMARKS:				\$10,600.50	
IRVING, TX 75014			COLLATERAL VALUE: \$109,000.00					
Nocontinuation sheets attache	ed.		Total for this Page (Sul	otot	al)	>	\$108,538.88	\$0.00
continuation sheets attache	,u		Running				\$108.538.88	\$0.00

IN RE: **KENNETH RAY NELSON** CASE NO

SHIRLEY N. BUTLER-NELSON

CHAPTER 7

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3), as amended by § 1401 of Pub. L. 109-8.
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
▼ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governo of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
1continuation sheets attached

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IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO		
	(If Known)	

CHAPTER 7

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

TYPE OF PRICE	ORITY	Taxes								
CREDITOR'S NAM MAILING ADDRES INCLUDING ZIP CO AND ACCOUNT NUM	SS DDE,		CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: IRS 1919 SMITH ST STOP 5024 HOU HOUSTON TX 77002				J	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$11,000.00	\$11,000.00
					Total for this Page (Sub Running				\$11,000.00 \$11,000.00	\$11,000.00 \$11,000.00
					Running	10	ıdi	_	φ11,000.00	φ11,000.00

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IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO				
		(If Known)		
CHAPTER	7			

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT#: 57007056			DATE INCURRED:					
CBE GROUP 131 TOWE PARK DR., STE. 1 WATERLOO, IA 50702		J	CONSIDERATION: Collection REMARKS:				\$304.00	
ACCT #: 491			DATE INCURRED:	П				
CREDIT INTERNATIONAL 10413 BEARDSLEE BLVD BOTHELL, WA 98011		J	CONSIDERATION: Collection REMARKS:				\$206.00	
ACCT#: FORD MOTOR CREDIT P.O. BOX 152271 IRVING TEXAS 75015		J	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$11,800.00	
ACCT #: HYUNDAI MOTOR FINANCE P.O. BOX 20809 FOUNTAIN VALLEY, CA 92728		J	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$14,650.00	
ACCT#: 850501			DATE INCURRED:					
MIDLAND CREDIT MANAGEMENT P.O. BOX 939019 SAN DIEGO, CA 92193.9019		J	CONSIDERATION: Non-Purchase Money REMARKS:				\$1,295.00	
ACCT#: 1030167102 PREMIUM ASSET RECOVERY 350 JIM MORAN BLVD, STE. 2 DEERFIELD BEACH, FL 33442		J	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$40.00	
ACCT#: 1030167263 PREMIUM ASSET RECOVERY 350 JIM MORAN BLVD, STE. 2 DEERFIELD BEACH, FL 33442		J	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$220.00	
4 continuation about attacked			Total for this Page (Subtotal)	>			\$28,515.00	
tcontinuation sheets attached			Running Total	>			\$28,515.00	

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO				
		(If Known)		
	_			

\$31,773.00

Running Total >

CHAPTER 7

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 1030167320			DATE INCURRED:				
PREMIUM ASSET RECOVERY 350 JIM MORAN BLVD, STE. 2 DEERFIELD BEACH, FL 33442		J	CONSIDERATION: Collection REMARKS:				\$2,121.00
ACCT #: 436147150042			DATE INCURRED:				
PROVIDIAN			CONSIDERATION: Credit Card				\$1,137.00
P O BOX 9180 PLEASANTON CA 94566		J	REMARKS:				. ,
			Total for this Page (Subtotal)				\$3,258.00

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

	ote of unexpired leadest.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 05-90716 Document 1 Filed in TXSB on 10/14/05 Page 16 of 26

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: KENNETH RAY NELSON CASE NO SHIRLEY N. BUTLER-NELSON

CHAPTER 7

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Depende	nts of	Debtor and Spou	se (Names, A	Ages and Relation	<mark>nship:</mark>	s)
Status	Name	Age	Relationship	Name		Age	Relationship
	DMP	(GRAND CHILD				
Married							
Employment	Debtor			Spouse			
Occupation	PACKER/PRODUCTION			CAFETER			
Name of Employer	FRITO LAY			HOUSTON	H.S.D.		
How Long Employed	1 MONTH						
Address of Employer					MOND AVE		
	PLANO, TX 75024			HOUSTON	I, TX 77027		
Income: (Estimate of ave					<u>DEBTOR</u>		<u>SPOUSE</u>
	ges, salary, and commissions (p	ororate	if not paid monthly)	\$1,867.15		\$1,373.38
Estimated monthly overtim	e				\$0.00		\$0.00
SUBTOTAL LESS PAYROLL DEDUCT	TIONIC				\$1,867.15		\$1,373.38
	des social security tax if B. is ze	aro)			\$40.04		\$295.14
B. Social Security Tax		510)			\$115.74		\$0.00
C. Medicare					\$27.08		\$0.00
D. Insurance					\$0.00		\$42.86
E. Union dues					\$0.00		\$0.00
F. Retirement					\$0.00		\$96.82
G. Other (specify)		RS			\$0.00		\$200.00
H. Other (specify)					\$0.00		\$0.00
I. Other (specify)					\$0.00		\$0.00
J. Other (specify)					\$0.00		\$0.00
K. Other (specify)	2011 DEDUCTIONS				\$0.00		\$0.00
SUBTOTAL OF PAYE	ROLL DEDUCTIONS				\$182.86		\$634.82
TOTAL NET MONTHLY T	AKE HOME PAY				\$1,684.29		\$738.56
	ation of business or profession	or farm	n (attach detailed s	tmt)	\$0.00		\$0.00
Income from real property					\$0.00		\$0.00
Interest and dividends					\$0.00		\$0.00
Alimony, maintenance or s that of the dependents	support payments payable to de	ebtor fo	r the debtor's use o	or	\$0.00		\$0.00
	vernment assistance (specify)				\$0.00		\$0.00
Pension or retirement inco	* * * * * * * * * * * * * * * * * * * *				\$0.00		\$0.00
Other monthly income (spe					\$3.00		40.00
1					\$0.00		\$0.00
2					\$0.00		\$0.00
3					\$0.00		\$0.00
TOTAL MONTHLY INC	OME				\$1,684.29		\$738.56

TOTAL COMBINED MONTHLY INCOME \$2,422.85

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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SHIRLEY N. BUTLER-NELSON

D. Total amount to be paid into plan each

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CHAPTER 7

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, com schedule of expenditures labeled "Spouse."	nplete a separate
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? Yes No Is property insurance included? Yes No	\$1,179.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other:	\$450.00 \$100.00 \$110.00
Home maintenance (repairs and upkeep) Food Clothing	\$75.00 \$300.00
Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$30.00 \$30.00 \$250.00 \$50.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health	\$127.50
Auto Other:	\$130.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other:	
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: PERSONAL CARE Other: EMERGENCY FUND	\$50.00 \$50.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,931.50
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, o interval.	or at some other regular
A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B)	

(interval)

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CHAPTER 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the b	e read the foregoing summary and schedules, consisting of best of my knowledge, information, and belief.	
Date 10/14/2005	Signature /s/ KENNETH RAY NELSON KENNETH RAY NELSON	
Date 10/14/2005	Signature /s/ SHIRLEY N. BUTLER-NELSON SHIRLEY N. BUTLER-NELSON	

[If joint case, both spouses must sign.]

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

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CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

None

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$1,980.00 2005 YTD EMPLOYMENT HUSBAND

\$30,200.00 2004 EMPLOYMENT HUSBAND

\$28,086.00 2003 EMPLOYMENT HUSBAND

\$16,106.55 2005 YTD EMPLOYMENT WIFE

\$16,307.21 2004 EMPLOYMENT WIFE

\$16,899.00 2003 EMPLOYMENT WIFE

None

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

✓

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: KENNETH RAY NELSON SHIRLEY N. BUTLER-NELSON CASE NO

CHAPTER

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions,	foreclosures	and returns
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None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

FORECLOSURE SALE. TRANSFER OR RETURN

OF PROPERTY

NAME AND ADDRESS OF CREDITOR OR SELLER **HYUNDAI MOTOR FINANCE** P.O. BOX 20809

2001 ISUZU RODEO

06/2005

VIN# 452CK58SX14347068

DESCRIPTION AND VALUE

\$14650.00

FORD MOTOR CREDIT P.O. BOX 152271 **IRVING TEXAS 75015**

04/2005

2002 FORD RANGER VIN #1FTYR10S72PB65006

\$11800.00

6. Assignments and receiverships

FOUNTAIN VALLEY, CA 92728

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \square

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \square

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None $\overline{\mathbf{A}}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 09/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$300.00 ATTORNEY'S FEES

NAME AND ADDRESS OF PAYEE MICHAEL A GAITZ 9000 W BELLFORT **HOUSTON TEXAS 77031**

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	10.	Other	transfers
NIama			

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1141 LEITRIM WAY HOUSTON, TEXAS 77047 NAME USED

DATES OF OCCUPANCY

06/1995 -11/2004

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

SHIRLEY BUTLER-NELSON

IN RE: KENNETH RAY NELSON
SHIRLEY N. BUTLER-NELSON

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

achments thereto, consisting of5	sheets, and that	sheets, and that they are true and correct.		
ate 10/14/2005	Signature	/s/ KENNETH RAY NELSON		
	of Debtor	KENNETH RAY NELSON		
ate 10/14/2005	Signature	/s/ SHIRLEY N. BUTLER-NELSON		
	of Joint Debtor	SHIRLEY N. BUTLER-NELSON		
	(if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
- a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY		CREDITOR'S NAME			
None					
b. Property to Be Retained. (Check any applicable statement).					
DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
5021 PAULA STREET, HOUSTON, TX 77033	EMC MORTGAGAE CORP P.O. BOX 141358 IRVING, TX 75014 0010005262				Ø
5021 PAULA STREET, HOUSTON, TX 77033	EMC MORTGAGAE CORP P.O. BOX 141358 IRVING, TX 75014 00100009124				Ø
Date 10/14/2005	Signatur	e /s/ KENNETH RA KENNETH RAY NE	Y NELSON ELSON		
Date 10/14/2005	Signatur	e /s/ SHIRLEY N. B			

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UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: KENNETH RAY NELSON CASE NO SHIRLEY N. BUTLER-NELSON

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr that compensation paid to me within one year be services rendered or to be rendered on behalf of is as follows:	efore the filing of the petition in bank	ruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	Fixed Fee:	\$918.75
	Prior to the filing of this statement I have receiv	ed:	\$300.00
	Balance Due:		\$618.75
2.	The source of the compensation paid to me wa	s:	
	✓ Debtor ☐ Other (s	specify)	
3.	The source of compensation to be paid to me is Debtor Other (s		
1.	I have not agreed to share the above-disclassociates of my law firm.	osed compensation with any other pe	erson unless they are members and
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the accompensation, is attached.		
5.	In return for the above-disclosed fee, I have ag a. Analysis of the debtor's financial situation, a bankruptcy; b. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting	nd rendering advice to the debtor in dules, statements of affairs and plan where	letermining whether to file a petition in hich may be required;
3.	By agreement with the debtor(s), the above-dis	closed fee does not include the follow	ving services:
		CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.		
	10/14/2005	/s/ MICHAEL A. GAITZ	
	Date	MICHAEL A. GAITZ Gaitz & Associates, P.C. 9000 W. Bellfort, Suite 490 Houston, Texas 77031-2412` Phone: (713) 779-2900 / Fax: (7	Bar No. 07572450
	/s/ KENNETH RAY NELSON	/s/ SHIRLEY N. BU	ITI ER-NEI SON
	KENNETH PAV NEI SON	SHIPLEY N. BUTLE	